

## Information to identify the case:

Debtor 1:	<b>Edward John Norberto</b>	Social Security number or ITIN:	xxx-xx-4407
	First Name Middle Name Last Name	EIN:	__-_____-
Debtor 2:		Social Security number or ITIN:	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	__-_____-
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 11/10/17
Case number:	17-32753-CMG	Date case converted to chapter:	7 3/15/19

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Edward John Norberto	
2. All other names used in the last 8 years		
3. Address	34 Walter Drive Jackson, NJ 08527	
4. Debtor's attorney Name and address	William H. Oliver, Jr. William H. Oliver, JR 2240 State Highway 33 Suite 112 Neptune, NJ 07753	Contact phone 732-988-1500
5. Bankruptcy trustee Name and address	Barry Frost Barry W. Frost, Chapter 7 Trustee 3131 Princeton Pike Suite 110 Building 5 Lawrenceville, NJ 08648	Contact phone 609-890-1500

For more information, see page 2 >



Debtor **Edward John Norberto**

Case number **17-32753-CMG**

<b>6. Bankruptcy clerk's office</b>	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 609-858-9333  Date: 3/18/19
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<b>7. Meeting of creditors</b>	<b>April 15, 2019 at 02:00 PM</b>	Location:
<b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507</b>
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
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<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
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<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 6/14/19</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		
<b>You must file a complaint:</b>		
<ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul>		
<b>You must file a motion:</b>		
<ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>		
<b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b>		
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<b>Deadline to object to exemptions:</b>		
The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors		
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<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
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<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
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**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

**Certificate of Notice Page 5 of 6**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Edward John Norberto  
 Debtor

Case No. 17-32753-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 64

Date Rcvd: Mar 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2019.

db  
 517188303 +Edward John Norberto, 34 Walter Drive, Jackson, NJ 08527-3418  
 517169872 Allianceone Receivables, Management, Inc., PO Box 11641, Tacoma, WA 98411-6641  
 517188306 +Apex Car & Truck Rental Co., 1188 Route 88, Lakewood, NJ 08701-4514  
 517188307 Brookhaven Gastroenterology, Assoc, 260 Patchogue Yaphank Road, Patchogue, NY 11772-4886  
 517169873 Brookhaven Hospital, PO Box 557, Lindenhurst, NY 11757-0557  
 +Bureau of Account Management, 3607 Rosemont Ave Ste 502, Po Box 8875,  
 Camp Hill, PA 17001-8875  
 517188308 Center for Vein Restoration, LLC, PO Box 14505, Cincinnati, OH 45250-0505  
 517188309 Central Jersey Adjuster Corp, PO Box 189, Fanwood, NJ 07023-0189  
 517188310 +Central New Jersey Hand Surgery, 2 Industrial Way West, Eatontown, NJ 07724-2266  
 517169874 +Credit Service of Oregon, Po Box 1208, Roseburg, OR 97470-0306  
 517188313 Diversified Adjustment Service, Inc, PO Box 32145, Minneapolis, MN 55432-0145  
 517188315 EOS CCA, PO Box 981025, Boston, MA 02298-1025  
 517188314 Enhanced Recovery Company, LLC, PO Box 23870, Jacksonville, FL 32241-3870  
 517188316 ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030  
 (address filed with court: Forster, Garbus & Garbus, 60 Motor Parkway,  
 Commack, NY 11725-5710)  
 517169877 Ford Motor Credit Company, National Bankruptcy Business Center, P. O. Box 62180,  
 Livonia, MI 48159-7901  
 517188317 Garden State Medical Center, PO Box 397, Manchester Township, NJ 08759-0397  
 517188318 Geico, One Geico Plaza, Bethesda, MD 20810-0001  
 517266525 +JOHN T MATHER MEMORIAL HOSPITAL, c/o C. TECH COLLECTIONS, INC., 5505 NESCONSET HWY- STE 200,  
 MT. SINAI, NY 11766-2026  
 517188321 +Kimball Emergency Med Assoc, PO Box 6192, Parsippany, NJ 07054-7192  
 517169879 +Knuckles, Komosinski & Elliott, LLP, 565 Taxter Road, Elmsford, NY 10523-2300  
 517188323 +Long Island Anesthesia Physicians, LLP, 33 Route 25A, Suite 225,  
 Rocky Point, NY 11778-8556  
 517188324 Manhattan Spine & Pain Medicine PC, 540 Bordentown Avenue, 2nd Floor,  
 South Amboy, NJ 08879-1546  
 517169880 +NCB, Attn: Bankruptcy, One Allied Dr, Trevose, PA 19053-6945  
 517313493 +NYS DMV- Counsels Office, 6 Empire State Plaza, Rm. 522A, Albany, NY 12228-0001  
 517188327 +O-Seaview Orthopaedic, 1200 Eagle Avenue, Ocean, NJ 07712-7631  
 517188329 Patchogue Family Medical Care, PC, 130 Meford Avenue, Patchogue, NY 11772-1206  
 517188331 Point Pleasant-Brick Radiology, P. O. Box 3131, Point Pleasant, NJ 08742-6131  
 517188332 +Professional Claims Bureau, P.O. Box 9060, Hicksville, NY 11802-9060  
 517188338 RTR Financial Services, Inc, PO Box 2128, Hempstead, NY 11551-2128  
 517188333 Radiology Advantage New Jersey, PO Box 371863, Pittsburgh, PA 15250-7863  
 517188335 +Robert Pastine, c/o Toder & Ellis, PA, 802 Main Street, Suite 2A,  
 Toms River, NJ 08753-6547  
 517188337 +Rotolo Howard & Leitner Urological Assoc, 2401 Highway 35, Manasquan, NJ 08736-1193  
 517188339 Seasonal World, Inc, 532 Monmouth Road, Cream Ridge, NJ 08514  
 517188340 St. Charles Hospital, PO Box 95000-6570, Philadelphia, PA 19195-6570  
 517169882 +State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245  
 517188341 +State of New Jersey, Motor Vehicle Commission, 225 East State Street,  
 Trenton, NJ 08666-0001  
 517169883 +State of New Jersey, 25 Market Street, Trenton, NJ 08611-2148  
 517188342 +Suffolk County First District Court, 400 Carleton Avenue, Central Islip, NY 11722-4504  
 517188343 Traffic Violations Division Plea Unit, PO Box 2950-ESP, Albany, NY 12220-0950  
 517188344 Violations Processing Center, PO Box 15186, Albany, NY 12212-5186  
 517188345 Virtual Radiologic Corp, PO Box 371863, Pittsburgh, PA 15250-7863

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: bkwoliver@aol.com Mar 18 2019 23:31:57 William H. Oliver, Jr.,  
 William H. Oliver, JR, 2240 State Highway 33, Suite 112, Neptune, NJ 07753  
 tr +EDI: BBWFROST.COM Mar 19 2019 03:33:00 Barry Frost, Barry W. Frost, Chapter 7 Trustee,  
 3131 Princeton Pike, Suite 110, Building 5, Lawrenceville, NJ 08648-2201  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 18 2019 23:32:10 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 18 2019 23:32:10 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517169871 +EDI: AFNIRECOVERY.COM Mar 19 2019 03:33:00 Afni, Attn: Bankruptcy, Po Box 3097,  
 Bloomington, IL 61702-3097  
 517188305 EDI: HFC.COM Mar 19 2019 03:33:00 Bankcard Services, PO Box 19360,  
 Anaheim, CA 92850-7017  
 517188304 E-mail/Text: bankruptcy@cavps.com Mar 18 2019 23:32:14 Cavalry Portfolio, Services, LLC,  
 PO Box 27288, Tempe, AZ 85285-7288  
 517367163 +E-mail/Text: bkteam@selenefinance.com Mar 18 2019 23:32:03  
 Christiana Trust, A Division of Wilmington Savings, c/o Selene Finance LP,  
 9990 Richmond Ave Ste 400 South, Houston, TX 77042-4546  
 517188312 EDI: ESSL.COM Mar 19 2019 03:33:00 Dish Network, Dept 0063, Palatine, IL 60055-0063  
 517169875 +EDI: DCI.COM Mar 19 2019 03:33:00 Diversified Consultants, Inc.,  
 Diversified Consultants, Inc., Po Box 551268, Jacksonville, FL 32255-1268

District/off: 0312-3

User: admin  
Form ID: 309A

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Total Noticed: 64

Date Rcvd: Mar 18, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517169876 +E-mail/Text: kmorgan@morganlaw.com Mar 18 2019 23:32:18 Ford Motor Credit,  
c/o Morgan Bornstein Morgan, 1236 Brace Road K, Cherry Hill, NJ 08034-3229  
517169878 EDI: IRS.COM Mar 19 2019 03:33:00 Internal Service Revenue, PO Box 7346,  
Philadelphia, PA 19101-7346  
517188319 EDI: JEFFERSONCAP.COM Mar 19 2019 03:33:00 Jefferson Capital Systems, LLC, PO Box 953185,  
Saint Louis, MO 63195-3185  
517188320 E-mail/Text: pburghardt@matherhospital.org Mar 18 2019 23:32:06  
John T. Mather Memorial Hospital, PO Box 5784, Hicksville, NY 11802-5784  
517188322 E-mail/Text: ebn@rwjbh.org Mar 18 2019 23:32:16 Kimball Medical Center, PO Box 903,  
Oceanport, NJ 07757-0903  
517382988 EDI: RESURGENT.COM Mar 19 2019 03:33:00 LVNV Funding, LLC its successors and assigns as,  
assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services,  
PO Box 10587, Greenville, SC 29603-0587  
517188325 E-mail/Text: Meridianbankruptcy@hackensackmeridian.org Mar 18 2019 23:32:17  
Meridian Health Pt Pymt, PO Box 417140, Boston, MA 02241-7140  
517188326 E-mail/Text: ebn@rwjbh.org Mar 18 2019 23:32:16 Monmouth Medical Center,  
Payment Processing Center, PO Box 29965, New York, NY 10087-9965  
517188328 +E-mail/Text: bcwrtoff@cablevision.com Mar 18 2019 23:32:19 Optimum, 1111 Stewart Avenue,  
Bethpage, NY 11714-3533  
517188334 EDI: RMCB.COM Mar 19 2019 03:33:00 RMCB, PO Box 1235, Elmsford, NY 10523-0935  
517188336 E-mail/Text: rwjebn@rwjbh.org Mar 18 2019 23:32:19 Robert Wood Johnson Hospital,  
PO Box 15448, Newark, NJ 07192-5448  
517169881 E-mail/Text: bkteam@selenefinance.com Mar 18 2019 23:32:03 Selene Finance, 9990 Richmond,  
Suite 400 South, Houston, TX 77042-4546  
517188346 EDI: WACHOVIA.COM Mar 19 2019 03:33:00 Wachovia Bank, FL0500 R1 Payments, PO Box 45038,  
Jacksonville, FL 32232-5038

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517188311 ##Consumer Cellular, 7204 SW Durham Road, Portland, OR 97224-7574  
517188330 ##Pioneer Credit Recovery, Inc., PO Box 3116, Lake City, FL 32056-3116

TOTALS: 0, \* 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 20, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on March 18, 2019 at the address(es) listed below:  
NONE.

TOTAL: 0